B1 (Official Form 1) (4/10)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION							Vo	oluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Gooden-Jackson, Gladys Faye			Name	of Joint Debtor (S	oouse) (Last, Fir	st, Middle):		
				er Names used by e married, maiden			ars	
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-8947	ayer I.D. (ITIN)/Comp	olete EIN (if mo	re		ur digits of Soc. S ne, state all):	ec. or Individual-	Taxpayer I.D. (IT	TIN)/Complete EIN (if more
Street Address of Debtor (No. and Street, City, 9318 Bruton Rd. Dallas, TX	and State):			Street	Address of Joint D	ebtor (No. and S	treet, City, and	State):
		ZIP CODE <b>75217</b>						ZIP CODE
County of Residence or of the Principal Place of <b>Dallas</b>	of Business:			County	of Residence or	of the Principal P	ace of Business	5:
Mailing Address of Debtor (if different from streen 9318 Bruton Rd. Dallas, TX	et address):			Mailing	Address of Joint	Debtor (if differer	t from street ad	dress):
		ZIP CODE <b>75217</b>						ZIP CODE
Location of Principal Assets of Business Debto	r (if different from str	eet address ab	ove):					
								ZIP CODE
Type of Debtor (Form of Organization)		of Business ck one box.)	5	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)				
(Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP) Partnership	Single Asset F	Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker			☐ Chapter 7         ☐ Chapter 9       ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding         ☐ Chapter 11       ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding         ☑ Chapter 13       ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			oreign Main Proceeding er 15 Petition for Recognition
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Other  Tax-Ex (Check be Debtor is a tay under Title 26	Clearing Bank			Debts are primarily lebts, defined in 1: 101(8) as "incurri dividual primarily i lersonal, family, or old purpose."	(Check consumer I U.S.C. ed by an for a		are primarily ess debts.
Filing Fee (Che	eck one box.)			Chec	k one box:	_	11 Debtors	ISC \$ 101/51D)
<ul> <li>✓ Full Filing Fee attached.</li> <li>☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> </ul>				Chec	Debtor is not a sma :k if: Debtor's aggregate	all business debto noncontigent liq are less than \$2	or as defined in 1 uidated debts (e 1,343,300 (am	J.S.C. § 101(51D).  11 U.S.C. § 101(51D).  excluding debts owed to ount subject to adjustment
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from of creditors, in accordance with 11 U.S.C. § 1126(b)								
Statistical/Administrative Information  ✓ Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative exper there will be no funds available for distribution to unsecured creditors.				es paid,	,			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000			50,001- 100,000	Over 100,000	
Estimated Assets  \$\begin{array}{ c c c c c c c c c c c c c c c c c c c		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

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B1 ((	Official Form 1) (4/10)			Page 2
Vo	luntary Petition	Name of Debtor(s): G	Bladys Faye Gooden-Jack	son
(Th	nis page must be completed and filed in every case.)			
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than	n two, attach additional sheet.)	
	tion Where Filed: thern District of Texas	Case Number: <b>00-37073</b>	Date Filed: <b>11/6/2000</b>	
	tion Where Filed:	Case Number:	Date Filed:	
		A ( ( )   D		
Name	Pending Bankruptcy Case Filed by any Spouse, Partner or e of Debtor:	Case Number:	btor (If more than one, attac	ch additional sheet.)
Nor		Case (Valliber.	Date Filed.	
Distri	ct:	Relationship:	Judge:	
10Q	Exhibit A be completed if debtor is required to file periodic reports (e.g., forms 10K and ) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) e Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	I, the attorney for the perinformed the petitioner of title 11, United States	Exhibit B (To be completed if debtor is an ind whose debts are primarily consumer etitioner named in the foregoing petit that [he or she] may proceed under s Code, and have explained the relie certify that I have delivered to the des 342(b).	debts.) tion, declare that I have chapter 7, 11, 12, or 13 if available under each
		X /s/ C. Daniel H	la unia	09/20/2010
		C. Daniel Her		08/30/2010 Date
	Exi	hibit C		
Doe:	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	e a threat of imminent and i	dentifiable harm to public health or s	safety?
	Exi	hibit D		
•	be completed by every individual debtor. If a joint petition is filed, each  Exhibit D completed and signed by the debtor is attached and makes is a joint petition:	ade a part of this petition	on.	it D.)
	Exhibit D also completed and signed by the joint debtor is attach	·		
		ling the Debtor - Venu applicable box.)	ie	
$\overline{\checkmark}$	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	business, or principal		ays immediately
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pend	ding in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sou	endant in an action or p		
	Certification by a Debtor Who Resid		sidential Property	
	Check all ap Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box ch	ecked, complete the following.	)
	<del>,</del>	Name of landlord that	obtained judgment)	
		Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after the second secon			d to cure the entire
	Debtor has included in this petition the deposit with the court of any repetition.	ent that would become	due during the 30-day period a	after the filing of the
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).			

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B1 (Official Form 1) (4/10) Page 3 Name of Debtor(s): Gladys Faye Gooden-Jackson **Voluntary Petition** (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by 11 U.S.C. § 1515 are attached. petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of specified in this petition. title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ Gladys Faye Gooden-Jackson Gladys Faye Gooden-Jackson (Signature of Foreign Representative) (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 08/30/2010 Date Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as X /s/ C. Daniel Herrin defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and C. Daniel Herrin Bar No. 24065409 have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a Allmand & Lee, PLLC maximum fee for services chargeable by bankruptcy petition preparers, I have 8701 Bedford Euless Rd., Suite 510 given the debtor notice of the maximum amount before preparing any document Hurst, TX 76053 for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Phone No.(214) 265-0123 Fax No.(214) 265-1979 Printed Name and title, if any, of Bankruptcy Petition Preparer 08/30/2010 Date Social-Security number (If the bankruptcy petition preparer is not an individual, \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not Printed Name of Authorized Individual an individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 Date and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re:	Gladys Faye Gooden-Jackson	Case No.			
			(if known)		
	Debtor(s)				

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 10-35986-bjh13 Doc 1 Filed 08/31/10 Entered 08/31/10 14:11:31 Page 5 of 56

# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re:	In re: Gladys Faye Gooden-Jackson	Case No.		
		_	(if known)	

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: //s/ Gladys Faye Gooden-Jackson Gladys Faye Gooden-Jackson
Date: 08/30/2010

B6A (Official Form 6A) (12/07)

In re	Gladys Faye	Gooden-Jackson
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Case No.	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead 9318 Bruton Road Dallas, Texas 75217	Deed of Trust	С	\$93,670.00	\$122,000.00
Burial Plot Lincoln Cemetary 8100 Fireside Drive Dallas, TX 75217-6842	Deed of Trust	С	\$3,980.00	\$3,840.00

Total: \$97,650.00 (Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re Gladys Faye Gooden-Jackson

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	С	\$40.00
Checking, savings or other financial accounts, certificates of deposit		Bank Of America Checking 1658	С	\$99.00
or shares in banks, savings and loan, thrift, building and loan, and home-		Bank Of America Savings 1579	С	\$203.00
stead associations, or credit unions, brokerage houses, or cooperatives.		Liberty One Credit Union Checking 6695	С	\$700.00
and the state of t		Liberty One Credit Union Savings 6601	С	\$25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer		Living Room Furniture	С	\$360.00
equipment.		Television (4)	С	\$475.00
		VCR/DVD (2)	С	\$200.00
		Computer	С	\$375.00
		Den Furniture	С	\$100.00
		Dining Room Furniture	С	\$175.00
		Refrigerator	С	\$150.00
		Freezer	С	\$75.00
		Stove	С	\$75.00
		Microwave	С	\$50.00
		Dishwasher	С	\$50.00

In re	Gladys Fa	aye Gooden-Jackson
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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Washing Machine	С	\$100.00
		Dryer	С	\$100.00
		Plates, China, etc.	С	\$65.00
		Bedroom Furniture	С	\$2,010.00
		Household Tools	С	\$215.00
		Lawn Furniture	С	\$175.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Pictures, DVD's And Tapes	С	\$100.00
6. Wearing apparel.		Clothes	С	\$625.00
7. Furs and jewelry.		Jewelry	С	\$125.00
8. Firearms and sports, photographic, and other hobby equipment.		Video Game System	С	\$250.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

In re Gladys Faye Gooden-Jackson

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh,		Thrift Savings Plan	С	\$17,920.72
or other pension or profit sharing plans. Give particulars.		GRS/ FERS Federal Goverment	С	\$35,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Dodge Stratus With 166,907 Miles	С	\$3,950.00
		2008 Dodge Magnum With 59,453 Miles	С	\$16,300.00

In re Gladys Faye Gooden-Jackson

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	x			
31. Animals.		2 Dogs	С	\$200.00
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.		Lawn Mower  4 continuation sheets attached	С	\$250.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In ro	Gladys	Fave	Gooden-	lackson
mre	Gladys	rave	Gooden-	Jackson

Case No.	
	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
✓ 11 U.S.C. § 522(b)(2)  ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead 9318 Bruton Road Dallas, Texas 75217	11 U.S.C. § 522(d)(1)	\$0.00	\$93,670.00
Burial Plot Lincoln Cemetary 8100 Fireside Drive Dallas, TX 75217-6842	11 U.S.C. § 522(d)(1)	\$140.00	\$3,980.00
Cash	11 U.S.C. § 522(d)(5)	\$40.00	\$40.00
Bank Of America Checking 1658	11 U.S.C. § 522(d)(5)	\$99.00	\$99.00
Bank Of America Savings 1579	11 U.S.C. § 522(d)(5)	\$203.00	\$203.00
Liberty One Credit Union Checking 6695	11 U.S.C. § 522(d)(5)	\$700.00	\$700.00
Liberty One Credit Union Savings 6601	11 U.S.C. § 522(d)(5)	\$25.00	\$25.00
Living Room Furniture	11 U.S.C. § 522(d)(3)	\$360.00	\$360.00
Television (4)	11 U.S.C. § 522(d)(3)	\$475.00	\$475.00
VCR/DVD (2)	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Computer	11 U.S.C. § 522(d)(3)	\$375.00	\$375.00
Den Furniture	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Dining Room Furniture	11 U.S.C. § 522(d)(3)	\$175.00	\$175.00
* Amount subject to adjustment on 4/1/13 and every three commenced on or after the date of adjustment.	e years thereafter with respect to cases	\$2,892.00	\$100,402.00

B6C (Official Form 6C) (4/10) -- Cont.

In re Glad	ys Faye	Gooden-	Jackson
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Case No.	
	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Refrigerator	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Freezer	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Stove	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Microwave	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Dishwasher	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Washing Machine	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Dryer	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Plates, China, etc.	11 U.S.C. § 522(d)(3)	\$65.00	\$65.00
Bedroom Furniture	11 U.S.C. § 522(d)(3)	\$2,010.00	\$2,010.00
Household Tools	11 U.S.C. § 522(d)(3)	\$215.00	\$215.00
Lawn Furniture	11 U.S.C. § 522(d)(3)	\$175.00	\$175.00
Pictures, DVD's And Tapes	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Clothes	11 U.S.C. § 522(d)(3)	\$625.00	\$625.00
Jewelry	11 U.S.C. § 522(d)(4)	\$125.00	\$125.00
Video Game System	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Thrift Savings Plan	11 U.S.C. § 522(d)(10)(E)	\$17,920.72	\$17,920.72
GRS/ FERS Federal Government	11 U.S.C. § 522(d)(10)(E)	\$35,000.00	\$35,000.00
2004 Dodge Stratus With 166,907 Miles	11 U.S.C. § 522(d)(2)	\$3,450.00	\$3,950.00
	11 U.S.C. § 522(d)(5)	\$500.00	
		\$63,927.72	\$161,437.72

B6C (Official Form 6C) (4/10) -- Cont.

In re	Gladys	Faye	Gooden-	Jackson
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Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2 Dogs	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Lawn Mower	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
	11 U.S.C. § 522(d)(5)	\$0.00	
		\$64,377.72	\$161,887.72

B6D (Official Form 6D) (12/07) In re Gladys Faye Gooden-Jackson

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx9912  Chase Home Finance 3415 Vision Drive Columbus, OH 43219		-	DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: Homestead REMARKS: Direct Pay				\$105,000.00	\$11,330.00
ACCT #: xxxxxx9912  Chase Home Finance 3415 Vision Drive Columbus, OH 43219		-	VALUE: \$93,670.00  DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: Homestead REMARKS: In the plan				\$17,000.00	
ACCT #: Lincoln Cemetary 8100 Fireside Drive Dallas, TX 75217		-	VALUE: \$93,670.00  DATE INCURRED: NATURE OF LIEN: Services COLLATERAL: Burial Plot REMARKS: burial plots Direct Pay				\$3,840.00	
ACCT #: xxxxxxxxxxxxxxxx1000  Santander Consumer Usa PO Box 961245 Fort Worth, TX 76161		-	VALUE: \$3,980.00  DATE INCURRED: 12/30/2008 NATURE OF LIEN: Purchase Money COLLATERAL: 2008 Dodge Magnum REMARKS: In the plan				\$17,355.00	\$1,055.00
		<u> </u>	Subtotal (Total of this F Total (Use only on last p	_			\$143,195.00 \$143,195.00	\$12,385.00 \$12,385.00

No \_\_\_\_continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (04/10)

In re Gladys Faye Gooden-Jackson

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
Ø	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	2continuation sheets attached

B6E (Official Form 6E) (04/10) - Cont.

In re Gladys Faye Gooden-Jackson

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:		_	DATE INCURRED: <b>1997-2009</b>						
IRS Department of the Treasury Austin, TX 73301-0030		-	CONSIDERATION: Taxes REMARKS: In The Plan				\$63,000.00	\$10,000.00	\$53,000.00
Sheet no1 of2 continuate continuate to Schedule of Creditors Holding Pr			nimo.				\$63,000.00	\$10,000.00	\$53,000.00
(Use o	nly	on I	ams ast page of the completed Schedule n the Summary of Schedules.)		tal	>			
If appl	ica	ble,	T ast page of the completed Schedule report also on the Statistical Summar bilities and Related Data.)	E.	als	^			

B6E (Official Form 6E) (04/10) - Cont.

In re Gladys Faye Gooden-Jackson

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			DATE INCURRED: <b>08/19/2010</b>						
Allmand & Lee, PLLC 8701 Bedford Euless Rd., Suite 510 Hurst, TX 76053		-	CONSIDERATION: Attorney Fees REMARKS: In The Plan				\$2,539.00	\$2,539.00	\$0.00
Sheet no of 2 contir	nua	tion s	sheets Subtotals (Totals of this	pa	ge)	>	\$2,539.00	\$2,539.00	\$0.00
attached to Schedule of Creditors Holding Pr	iori <b>onl</b> y	ty Cla <b>y on</b> l		То	tal		\$65,539.00		
If appl	ica	ıble,	T last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)	E.	als	>		\$12,539.00	\$53,000.00

B6F (Official Form 6F) (12/07) In re Gladys Faye Gooden-Jackson

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxxxxx0504  Afni, Inc. Attn: DP Recovery Support PO Box 3427 Bloomington, IL 61702		-	DATE INCURRED: 04/2008 CONSIDERATION: Collecting for -SPRINT PCS REMARKS: Collection				\$423.00
ACCT #: xxxxxx5505  Afni, Inc. Po Box 3097  Bloomington, IL 61702		-	DATE INCURRED: 10/2006 CONSIDERATION: Collecting for -DISH NETWORK REMARKS: Collection				\$241.00
ACCT #: xxxxxx8691 Ars Inc 14707 E 2nd Ave Aurora, CO 80011		-	DATE INCURRED: CONSIDERATION: Collecting for -PLATINUM CHARGEOFF PAYDAYLO REMARKS: Collection				\$1,208.00
ACCT #: xxxxxx3588  Ars Inc 14707 E 2nd Ave Aurora, CO 80011		-	DATE INCURRED: CONSIDERATION: Collecting for -PLATINUM CHARGEOFF PAYDAYLO REMARKS: Collection				\$300.00
ACCT #: AT&T P.O. Box 930170 Dallas, TX 75393		-	DATE INCURRED: CONSIDERATION: Notice Only Contract/Lease REMARKS: Service Contract				Unknown
ACCT #: Bank of America PO Box 591002 Las Vegas, NV 89159-1002		-	DATE INCURRED: CONSIDERATION: Deficiency Balance REMARKS:				\$230.00
3continuation sheets attached	1	(Rep	Sub- (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	To edu	otal ile l n th	l > F.) ne	

B6F (Official Form 6F) (12/07) - Cont. In re Gladys Faye Gooden-Jackson

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #:  Baylor University Medical 3600 Gaston Ave Dallas, TX 75246		-	DATE INCURRED: 04/2009 CONSIDERATION: Medical Bills REMARKS:				\$433.00
ACCT #: xxxxx8947  Cash Net USA 200 W. Jackson Blvd 14th Floor Chicago, IL 60606-6941		-	DATE INCURRED: 6/2010 CONSIDERATION: Payday Loan REMARKS:				\$815.00
ACCT #: xx5561  Certified Recovery System 6161 Savoy Dr Ste 600 Houston, TX 77036		-	DATE INCURRED: 08/2004 CONSIDERATION: Collecting for - UNITED CASH REMARKS: Collection ACCOUNT IN DISPUTE				\$225.00
ACCT #: xxxxx6685  Credit Systems International 725 S. Wells #501  Chicago, IL 60607		-	DATE INCURRED: CONSIDERATION: Collecting for - MEDICAL REMARKS: Collection				\$319.00
ACCT #: xxxxx0713  Credit Systems International 725 S. Wells #501 Chicago, IL 60607	-	-	DATE INCURRED: 08/2006 CONSIDERATION: Collecting for - NORTH TEXAS HEART CENTER REMARKS: Collection				\$211.00
ACCT #: xx4010  Edward Sloan & Associates 1005 W Broadway St Apt G Winnsboro, TX 75494	-	-	DATE INCURRED: 11/2008 CONSIDERATION: Collecting for -DIGESTIVE HEALTH ASSOC OF TEX REMARKS: Collection				\$100.00
Sheet no1 of3 continuation she Schedule of Creditors Holding Unsecured Nonpriority Co		ıs	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	To edu	ota le l	l > F.) ne	

B6F (Official Form 6F) (12/07) - Cont. In re Gladys Faye Gooden-Jackson

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx7872 ER Solutions PO Box 9004 Renton, WA 98057		-	DATE INCURRED: 06/2010 CONSIDERATION: Collecting for -SPRINT REMARKS: Collection Account Closed				\$1,852.00
ACCT #: Healthcare Recovery Solutions 1515 190 Th Suite 350 Gardena, CA 90248		-	DATE INCURRED: 04/2009 CONSIDERATION: Collecting for -Baylor REMARKS:				\$0.00
ACCT #: xxxxxxxx1890  Legacy Au 2000 E. Division Arlington, TX 76011		-	DATE INCURRED: 01/13/2005 CONSIDERATION: Repo Deficiency REMARKS: Repossession Account Closed By Grantor				\$253.00
ACCT#: xxxxx8947  My Cash center.com 1614 St Michael Drive Texarkana, TX 75503		-	DATE INCURRED: 5/2010 CONSIDERATION: Payday Loan REMARKS:				\$638.00
ACCT#: xxxxx3447  Nco Financial Systems 507 Prudential Rd Horsham, PA 19044		-	DATE INCURRED: CONSIDERATION: Collecting for -SPRINT PCS REMARKS: Collection				\$423.00
ACCT#: xxxxxxxxxxxxxx8499  Palisade Collections 2425 Commerce Ste. 10  Duluth, GA 30096		-	DATE INCURRED: 08/2006 CONSIDERATION: Collecting for - HSBC CREDIT SERVICE INC. REMARKS: Collection DISPUTE RESOLVED-CONSUMER DISAGREES				\$1,170.00
Sheet no. 2 of 3 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Su  (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Related	nedu e, o	ota ıle n tl	l > F.) ne	\$4,336.00

B6F (Official Form 6F) (12/07) - Cont. In re Gladys Faye Gooden-Jackson

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  ACCT #: xxxxxx9847	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  DATE INCURRED: CONSIDERATION:	Had	CONTINGENT	ONE COLONIE CO	DISPUTED	AMOUNT OF CLAIM
PLS 2821 Beltline Road Irving, TX 75062		-	Payday Loan REMARKS:					\$1,530.00
ACCT #: Purchasing Power 695 Pylant Street Atlanta, GA 30306		-	DATE INCURRED: CONSIDERATION: Signature Loan REMARKS:					\$1,936.00
ACCT #: xxxxxxx4604  Recovery Services Of America Po Box 815335  Dallas, TX 75381		-	DATE INCURRED: 09/2004 CONSIDERATION: Collecting for -PBM LABS - BMC REMARKS: Collection					\$73.00
ACCT #: xxxxxxxxxxxxxxxxx0000  RJM Acquisitions PO Box 11154 Hauppauge, NY 11788-1154		-	DATE INCURRED: 11/2005 CONSIDERATION: Collecting for - POPULAR CLUB REMARKS: Collection ACCOUNT IN DISPUTE					\$661.00
ACCT #: xxxxxxxxxxxxx2573  Txu Energy 200 W John Carpenter Fwy Irving, TX 75039		-	DATE INCURRED: 02/2004 CONSIDERATION: Utilities REMARKS: Charge Off for \$1261 on 01/06 Account Closed By Grantor					\$1,261.00
Sheet no3 of3 continuation sh	eets	attac	hed to	Subte	otal			\$5,461.00
Schedule of Creditors Holding Unsecured Nonpriority (	Claim		(Use only on last page of the completed oort also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and R	Sched able,	on t	F.	.) ∋	\$14,302.00

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B6G (Official Form 6G) (12/07)

In re Gladys Faye Gooden-Jackson

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
T&T P.O. Box 930170 Pallas, TX 75393	Service Contract Contract to be ASSUMED

Case 10-35986-bjh13 Doc 1 Filed 08/31/10 Entered 08/31/10 14:11:31 Page 24 of 56

B6H (Official Form 6H) (12/07)
In re Gladys Faye Gooden-Jackson

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Jackson, Johnneice N.	

B6I (Official Form 6I) (12/07)

In re Gladys Faye Gooden-Jackson

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
Separated	Relationship(s): Granddaughte Age(s): 6	Relationship(	s):	Age(s):
Соригилои				
Employment	Debter	Chausa		
Employment:	Debtor EPS	Spouse		
Occupation	U.S. EPA	Separated Separated		
Name of Employer How Long Employed	29 Years	Separateu		
Address of Employer	1445 Ross Avenue			
Address of Employer	Dallas, TX 75202			
	Dallas, 17 73202			
INCOME: (Estimate of a)	verage or projected monthly income at time case filed)		DEBTOR	SPOUSE
	s, salary, and commissions (Prorate if not paid monthly)		\$8,619.87	\$0.00
2. Estimate monthly over	• • • • • • • • • • • • • • • • • • • •		\$0.00	\$0.00
3. SUBTOTAL			\$8,619.87	\$0.00
4. LESS PAYROLL DE		_		
•	ides social security tax if b. is zero)		\$1,756.47	\$0.00
b. Social Security Ta	X		\$517.03 \$420.03	\$0.00
c. Medicare d. Insurance			\$120.92 \$485.59	\$0.00 \$0.00
e. Union dues			\$0.00	\$0.00
	Retirement		\$68.96	\$0.00
g. Other (Specify)			\$0.00	\$0.00
h. Other (Specify)			\$0.00	\$0.00
i. Other (Specify)			\$0.00	\$0.00
j. Other (Specify)			\$0.00	\$0.00
k. Other (Specify)		_	\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS		\$2,948.97	\$0.00
6. TOTAL NET MONTH	LY TAKE HOME PAY		\$5,670.90	\$0.00
	operation of business or profession or farm (Attach deta	ailed stmt)	\$0.00	\$0.00
8. Income from real pro			\$0.00	\$0.00
<ol><li>Interest and dividend</li></ol>			\$0.00	\$0.00
•	e or support payments payable to the debtor for the deb	tor's use or	\$0.00	\$0.00
that of dependents lis	sted above /ernment assistance (Specify):			
11. Social security of gov	reminent assistance (Specify).		\$0.00	\$0.00
12. Pension or retiremen	t income	_	\$0.00	\$0.00
13. Other monthly incom	e (Specify):		•	*****
<del>-</del>			\$0.00	\$0.00
b			\$0.00	\$0.00
c			\$0.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$0.00	\$0.00
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)		\$5,670.90	\$0.00
16. COMBINED AVERAGE	GE MONTHLY INCOME: (Combine column totals from li	ne 15)	\$5.0	670.90

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

## Case 10-35986-bjh13 Doc 1 Filed 08/31/10 Entered 08/31/10 14:11:31 Page 26 of 56

B6J (Official Form 6J) (12/07)

IN RE: GI	adys Faye	Gooden-	Jackson
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Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	edule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$1,052.00
a. Are real estate taxes included? ☑ Yes ☐ No	
b. Is property insurance included? ☑ Yes ☐ No	
2. Utilities: a. Electricity and heating fuel	\$511.40
b. Water and sewer	\$100.00
c. Telephone	\$372.00
d. Other: Satellite	\$144.00
3. Home maintenance (repairs and upkeep)	\$200.00
4. Food	\$450.00
5. Clothing	\$150.00
6. Laundry and dry cleaning 7. Medical and dental expenses	\$80.00 \$500.00
8. Transportation (not including car payments)	\$500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$125.00
10. Charitable contributions	·
Insurance (not deducted from wages or included in home mortgage payments)     a. Homeowner's or renter's     b. Life     c. Health	
d. Auto	\$192.00
e. Other: Home Warranty	\$34.50
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other: Burial Plot	\$50.00
c. Other: Pet Expense	\$100.00
d. Other:	
14. Alimony, maintenance, and support paid to others:	\$100.00
15. Payments for support of add'l dependents not living at your home:  16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$100.00
17.a. Other: Health and Beauty	\$100.00
17.b. Other:	,
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$4,760.90
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	•
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: <b>None.</b>	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$5,670.90
b. Average monthly expenses from Line 18 above	\$4,760.90
c. Monthly net income (a. minus b.)	\$910.00

B6 Summary (Official Form 6 - Summary) (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re Gladys Faye Gooden-Jackson

Case No.

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$97,650.00		
B - Personal Property	Yes	5	\$80,537.72		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		\$143,195.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$65,539.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$14,302.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,670.90
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$4,760.90
	TOTAL	21	\$178,187.72	\$223,036.00	

Form 6 - Statistical Summary (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re Gladys Faye Gooden-Jackson

Case No.

Chapter 13

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$63,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$63,000.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$5,670.90
Average Expenses (from Schedule J, Line 18)	\$4,760.90
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$8,593.07

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$12,385.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$12,539.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$53,000.00
Total from Schedule F		\$14,302.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$79,687.00

# Case 10-35986-bjh13 Doc 1 Filed 08/31/10 Entered 08/31/10 14:11:31 Page 29 of 56

B6 Declaration (Official Form 6 - Declaration) (12/07) In re Gladys Faye Gooden-Jackson

Case No.	
	(if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of heets, and that they are true and correct to the best of my knowledge, information, and belief.			
Date <u>08/30/2010</u>	Signature // / / / / / / / / / / / / / / / / /		
Date	Signature		
	Ilf joint case, both spouses must sign.		

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B7 (Official Form 7) (04/10)

In re: Gladys Faye Gooden-Jackson

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

Case No.

					(if known)
		STATEMENT	OF FINANCIAL	AFFAIRS	
		O 17 (1 E III E I (1 )			
None	=	oyment or operation of bus			
	including part-time activitie case was commenced. Sta maintains, or has maintains beginning and ending date:	ate also the gross amounts received ed, financial records on the basis of s of the debtor's fiscal year.) If a jo	endent trade or busined d during the two years if a fiscal rather than a country int petition is filed, state	ss, from the beginning mmediately preceding calendar year may repo e income for each spou	of this calendar year to the date this this calendar year. (A debtor that
	AMOUNT	SOURCE			
	\$63,192.00	YTD Income			
	\$94,512.00	2009 Income			
	\$90,056.00	2008 Income			
	2. Income other than	from employment or opera	ation of business		
None	two years immediately pred separately. (Married debto	e received by the debtor other than reding the commencement of this c rs filing under chapter 12 or chapte parated and a joint petition is not file	ase. Give particulars. r 13 must state income	If a joint petition is filed	•
	AMOUNT SOURCE				
	\$99.68	2008 Taxable Interest Incom	e		
	3. Payments to credi	tors			
	Complete a. or b., as app	ropriate, and c.			
None	a Individual or joint debtor(s) with primarily consumer debts. List all payments on loans installment purchases of goods or services, and other				
			DATES OF		
	NAME AND ADDRESS ( AT&T P.O. Box 930170 Dallas, TX 75393	OF CREDITOR	PAYMENTS Monthly (Last 90 days)	AMOUNT PAID \$795.00	AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/10) - Cont.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

ln	re: Gladys Faye Gooden-Jackson	Case No.	
			(if known)
	STATEMENT OF FINANCIAL Continuation Sheet No. 1	AFFAIRS	
None	4. Suits and administrative proceedings, executions, garnishments a. List all suits and administrative proceedings to which the debtor is or was a party wit bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include in not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.	hin one year immenformation concerr	ediately preceding the filing of this
None	b. Describe all property that has been attached, garnished or seized under any legal of the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 both spouses whether or not a joint petition is filed, unless the spouses are separated a	must include infor	rmation concerning property of either or
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, trait to the seller, within one year immediately preceding the commencement of this case. (include information concerning property of either or both spouses whether or not a joint joint petition is not filed.)	Married debtors fili	ing under chapter 12 or chapter 13 must
None	6. Assignments and receiverships  a. Describe any assignment of property for the benefit of creditors made within 120 day (Married debtors filing under chapter 12 or chapter 13 must include any assignment by filed, unless the spouses are separated and a joint petition is not filed.)		
None	b. List all property which has been in the hands of a custodian, receiver, or court-appoi commencement of this case. (Married debtors filing under chapter 12 or chapter 13 mu spouses whether or not a joint petition is filed, unless the spouses are separated and a	ıst include informa	ation concerning property of either or both
None 🗹	7. Gifts  List all gifts or charitable contributions made within one year immediately preceding the gifts to family members aggregating less than \$200 in value per individual family member recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	er and charitable	contributions aggregating less than \$100
None	8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately procommencement of this case. (Married debtors filing under chapter 12 or chapter 13 mg a joint petition is filed, unless the spouses are separated and a joint petition is not filed.	ıst include losses l	
	DESCRIPTION OF CIRCUMSTANCES AN	D, IF	

DESCRIPTION AND VALUE OF PROPERTY Costume Jewelry, Watches, Cd's, And DVD Player DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS House Theft

DATE OF LOSS 07/2010 B7 (Official Form 7) (04/10) - Cont.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

ın	re: Gladys Faye Gooden-Jackson	Cas	SE INO.	
	• •		(if known)	
		OF FINANCIAL AFFA	AIRS	
	9. Payments related to debt counseling or bank	kruptcy		
None	List all payments made or property transferred by or on beha consolidation, relief under the bankruptcy law or preparation of this case.			
		DATE OF PAYMENT,		
	NAME AND ADDRESS OF PAYEE	_	AMOUNT OF MONEY OR DESCRIPTION  AND VALUE OF PROPERTY	
	Allmand & Lee, PLLC 8701 Bedford Euless Rd., Suite 510 Hurst, TX 76053		\$461.00	
None	<ul> <li>10. Other transfers</li> <li>a. List all other property, other than property transferred in the either absolutely or as security within two years immediately property.</li> </ul>			<b>)</b>
	or chapter 13 must include transfers by either or both spouse petition is not filed.)			
None	b. List all property transferred by the debtor within ten years similar device of which the debtor is a beneficiary.	immediately preceding the comme	encement of this case to a self-settled trust or	
	11. Closed financial accounts			
None	List all financial accounts and instruments held in the name of transferred within one year immediately preceding the common certificates of deposit, or other instruments; shares and share brokerage houses and other financial institutions. (Married deaccounts or instruments held by or for either or both spouses petition is not filed.)	encement of this case. Include che accounts held in banks, credit ur abtors filing under chapter 12 or ch	ecking, savings, or other financial accounts, nions, pension funds, cooperatives, associations, napter 13 must include information concerning	
		TYPE OF ACCOUNT, LAST FO	UR	
	NAME AND ADDRESS OF INSTITUTION	DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALA	•	
	Bank Of America	Checking 5028	\$0.00	
	Dallas, Texas	\$0.00	08/2010	
None	12. Safe deposit boxes			
<b>√</b>	List each safe deposit or other box or depository in which the preceding the commencement of this case. (Married debtors both spouses whether or not a joint petition is filed, unless the	filing under chapter 12 or chapter	13 must include boxes or depositories of either of	r

# 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

√

List all property owned by another person that the debtor holds or controls.

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B7 (Official Form 7) (04/10) - Cont.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

	DALLAS DIVISION			
In	re: Gladys Faye Gooden-Jackson	Case No.	(if known)	
	STATEMENT OF FINANCIAL Continuation Sheet No. 3	L AFFAIRS		
lone	15. Prior address of debtor  If the debtor has moved within three years immediately preceding the commencemen during that period and vacated prior to the commencement of this case. If a joint peti spouse.		·	
lone	16. Spouses and Former Spouses  If the debtor resides or resided in a community property state, commonwealth, or terri Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight ye identify the name of the debtor's spouse and of any former spouse who resides or res NAME  Current Non-Filing Separated Spouse Johnny L. Jackson	ars immediately pre	eceding the commencement of the case,	
√one	17. Environmental Information  For the purpose of this question, the following definitions apply:  "Environmental Law" means any federal, state, or local statute or regulation regulating substances, wastes or material into the air, land, soil, surface water, groundwater, or regulations regulating the cleanup of these substances, wastes, or material.  "Site" means any location, facility, or property as defined under any Environmental Laby the debtor, including, but not limited to, disposal sites.  "Hazardous Material" means anything defined as a hazardous waste, hazardous subscontaminant or similar term under an Environmental Law.  a. List the name and address of every site for which the debtor has received notice in potentially liable under or in violation of an Environmental Law. Indicate the governmental Law:	other medium, inclu aw, whether or not p stance, toxic substa	oresently or formerly owned or operated ance, hazardous material, pollutant, or	
lone	b. List the name and address of every site for which the debtor provided notice to a gindicate the governmental unit to which the notice was sent and the date of the notice	<b>-</b>	of a release of Hazardous Material.	

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

B7 (Official Form 7) (04/10) - Cont.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re:	Gladys Faye Gooden-Jackson	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

N	n	n	۵
1 1	v		C

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

Non

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

B7 (Official Form 7) (04/10) - Cont.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In	re: Gladys Faye Gooden-Jackson		Case No.
			(if known)
		IT OF FINAN Continuation Shee	NCIAL AFFAIRS of No. 5
None	21. Current Partners, Officers, Directors and	Shareholders	
None  ✓	a. If the debtor is a partnership, list the nature and percent	age of partnership	interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and director holds 5 percent or more of the voting or equity securities of		n, and each stockholder who directly or indirectly owns, controls, or
	22. Former partners, officers, directors and s	hareholders	
None  ✓	<u>-</u>		tnership within one year immediately preceding the commencement
None	b. If the debtor is a corporation, list all officers, or directors preceding the commencement of this case.	whose relationshi	p with the corporation terminated within one year immediately
None		als or distributions	prporation credited or given to an insider, including compensation in any form, te during one year immediately preceding the commencement of this
	24. Tax Consolidation Group		
None ✓	If the debtor is a corporation, list the name and federal taxp purposes of which the debtor has been a member at any tire		number of the parent corporation of any consolidated group for tax immediately preceding the commencement of the case.
	25. Pension Funds		
None  ✓	If the debtor is not an individual, list the name and federal t has been responsible for contributing at any time within six		tion number of any pension fund to which the debtor, as an employer, preceding the commencement of the case.
 [If co	mpleted by an individual or individual and spouse]		
	lare under penalty of perjury that I have read the answ hments thereto and that they are true and correct.	ers contained in	the foregoing statement of financial affairs and any
Date	08/30/2010	Signature	/s/ Gladys Faye Gooden-Jackson
		of Debtor	Gladys Faye Gooden-Jackson
Date		Signature	
		of Joint Debto	ır
		(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 201B (Form 201B) (12/09)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re Glac	lys Faye	Gooden-J	lackson
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Case No.	
Chapter	13

# CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Gladys Faye Gooden-Jackson	X /s/ Gladys Faye Gooden-Jackson	08/30/2010
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	
Case No. (if known)	Signature of Joint Debtor (if any)	Date
Certificate of Comp	liance with § 342(b) of the Bankruptcy Code	
I, C. Daniel Herrin	_, counsel for Debtor(s), hereby certify that I delivered to the D	ebtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.		
/s/ C. Daniel Herrin		
C. Daniel Herrin, Attorney for Debtor(s)		
Bar No.: 24065409		
Allmand & Lee, PLLC		
8701 Bedford Euless Rd., Suite 510 Hurst, TX 76053		
Phone: (214) 265-0123		
Fax: (214) 265-1979		
,		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

IN RE: Gladys Faye Gooden-Jackson CASE NO

CHAPTER 13

	DISCLOSURE OF COM	IPENSATION OF ATTOR	NEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr that compensation paid to me within one year b services rendered or to be rendered on behalf of is as follows:	efore the filing of the petition in bar	kruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:		\$3,000.00
	Prior to the filing of this statement I have receive	ed:	\$461.00
	Balance Due:		\$2,539.00
2.	The source of the compensation paid to me was  Debtor Other (s		
3.	The source of compensation to be paid to me is Debtor Other (s		
4.	☑ I have not agreed to share the above-discle associates of my law firm.	osed compensation with any other	person unless they are members and
	☐ I have agreed to share the above-disclosed associates of my law firm. A copy of the agrompensation, is attached.		
5.	In return for the above-disclosed fee, I have agra. Analysis of the debtor's financial situation, arbankruptcy; b. Preparation and filing of any petition, scheduc. Representation of the debtor at the meeting	nd rendering advice to the debtor in ules, statements of affairs and plan	n determining whether to file a petition in which may be required;
6.	By agreement with the debtor(s), the above-disc	closed fee does not include the foll	owing services:
	I certify that the foregoing is a complete state representation of the debtor(s) in this bankrupto		ement for payment to me for
	08/30/2010	/s/ C. Daniel Herrin	
	Date	C. Daniel Herrin Allmand & Lee, PLLC 8701 Bedford Euless Rd., Suit Hurst, TX 76053 Phone: (214) 265-0123 / Fax: (	
	/s/ Gladys Faye Gooden-Jackson Gladys Faye Gooden-Jackson		

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Gladys Faye Gooden-Jackson CASE NO

CHAPTER 13

## **VERIFICATION OF CREDITOR MATRIX**

knowledge.	
Date <u>08/30/2010</u>	Signature /s/ Gladys Faye Gooden-Jackson Gladys Faye Gooden-Jackson
Data	Signature

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her

Afni, Inc. Attn: DP Recovery Support PO Box 3427 Bloomington, IL 61702

Afni, Inc. Po Box 3097 Bloomington, IL 61702

Allmand & Lee, PLLC 8701 Bedford Euless Rd., Suite 510 Hurst, TX 76053

Ars Inc 14707 E 2nd Ave Aurora, CO 80011

AT&T P.O. Box 930170 Dallas, TX 75393

Attorney General of Texas Bankruptcy Section 400 South Zang, Ste 1100 Dallas, TX 75208

Bank of America PO Box 591002 Las Vegas, NV 89159-1002

Baylor University Medical 3600 Gaston Ave Dallas, TX 75246

Cash Net USA 200 W. Jackson Blvd 14th Floor Chicago, IL 60606-6941 Certified Recovery System 6161 Savoy Dr Ste 600 Houston, TX 77036

Chase Home Finance 3415 Vision Drive Columbus, OH 43219

Credit Systems International 725 S. Wells #501 Chicago, IL 60607

Edward Sloan & Associates 1005 W Broadway St Apt G Winnsboro, TX 75494

ER Solutions PO Box 9004 Renton, WA 98057

Gladys Faye Gooden-Jackson 9318 Bruton Rd. Dallas, TX 75217

Healthcare Recovery Solutions 1515 190 Th Suite 350 Gardena, CA 90248

Internal Revenue Service Insolvency P.O. Box 21126 Philadelpia, PA 19114

Internal Revenue Service IRS-SBSE Insolvency Area 10 1100 Commerce St., MC 5026 DAL Dallas, TX 75242 IRS
Department of the Treasury
Austin, TX 73301-0030

Legacy Au 2000 E. Division Arlington, TX 76011

Lincoln Cemetary 8100 Fireside Drive Dallas, TX 75217

Linebarger Goggan Blair et al 2323 Bryan Ste 1600 Dallas, Texas 75201

My Cash center.com 1614 St Michael Drive Texarkana, TX 75503

Nco Financial Systems 507 Prudential Rd Horsham, PA 19044

Palisade Collections 2425 Commerce Ste. 10 Duluth, GA 30096

PLS 2821 Beltline Road Irving, TX 75062

Purchasing Power 695 Pylant Street Atlanta, GA 30306 Recovery Services Of America Po Box 815335 Dallas, TX 75381

RJM Acquisitions PO Box 11154 Hauppauge, NY 11788-1154

Santander Consumer Usa PO Box 961245 Fort Worth, TX 76161

State Comptroller Revenue Accounting Div Bankrup PO Box 13528 Austin, Tx 78111

Texas Alcoholic Beverage Comm Licences and Permits Division P.O. Box 13127 Austin, TX 78711-3127

TEXAS EMPLOYMENT COMMISSION TEC BUILDING-BANKRUPTCY 101 E. 15TH STREET AUSTIN, TX 78778

Tom Powers Standing Chapter 13 Trustee 125 E. John Carpenter Freeway 11th Floor, Suite 1100 Irving, TX 75062

Txu Energy 200 W John Carpenter Fwy Irving, TX 75039

United States Attorney - NORTH 3rd Floor, 1100 Commerce St. Dallas, TX 75242

United States Trustee Rm. 9C60 1100 Commerce St. Dallas, TX 75242

IN RE: Gladys Faye Gooden-Jackson CASE NO.

CHAPTER 13

#### **Certificate of Service**

The debtor certifies that a copy of the completed schedules, statement of financial affairs, statement of intention and statement of current monthly income was served upon all parties listed on the matrix filed in the above referenced case on October 1, 2010.

Date: 08/30/2010 /s/ C. Daniel Herrin

C. Daniel Herrin

Attorney for the Debtor(s)

Afni, Inc. xxxxxx0504 Attn: DP Recovery Support PO Box 3427 Baylor University Medical 3600 Gaston Ave Dallas, TX 75246

xx4010 1005 W Broadway St Apt G Winnsboro, TX 75494

Edward Sloan & Associates

Afni, Inc. xxxxxx5505 Po Box 3097 Bloomington, IL 61702

Bloomington, IL 61702

Cash Net USA xxxxx8947 200 W. Jackson Blvd 14th Floor Chicago, IL 60606-6941 ER Solutions xxxx7872 PO Box 9004 Renton, WA 98057

Ars Inc xxxxxx8691 14707 E 2nd Ave Aurora, CO 80011 Certified Recovery System xx5561 6161 Savoy Dr Ste 600 Houston, TX 77036 Gladys Faye Gooden-Jackson 9318 Bruton Rd. Dallas, TX 75217

Ars Inc xxxxxx3588 14707 E 2nd Ave Aurora, CO 80011 Chase Home Finance xxxxxx9912 3415 Vision Drive Columbus, OH 43219 Healthcare Recovery Solutions 1515 190 Th Suite 350 Gardena, CA 90248

AT&T P.O. Box 930170 Dallas, TX 75393 Credit Systems International xxxxx6685 725 S. Wells #501 Chicago, IL 60607 IRS
Department of the Treasury
Austin, TX 73301-0030

Bank of America PO Box 591002 Las Vegas, NV 89159-1002 Credit Systems International xxxxx0713 725 S. Wells #501 Chicago, IL 60607 Legacy Au xxxxxxxx1890 2000 E. Division Arlington, TX 76011

IN RE: Gladys Faye Gooden-Jackson CASE NO.

> CHAPTER 13

#### **Certificate of Service**

(Continuation Sheet #1)

Lincoln Cemetary 8100 Fireside Drive Dallas, TX 75217

**RJM Acquisitions** xxxxxxxxxxxxxxx0000 PO Box 11154 Hauppauge, NY 11788-1154

My Cash center.com xxxxx8947

1614 St Michael Drive Texarkana, TX 75503

Santander Consumer Usa xxxxxxxxxxxxx1000 PO Box 961245 Fort Worth, TX 76161

Nco Financial Systems xxxxx3447

507 Prudential Rd

Horsham, PA 19044

Txu Energy xxxxxxxxxxxx2573 200 W John Carpenter Fwy

Irving, TX 75039

Palisade Collections xxxxxxxxxxxxx8499 2425 Commerce Ste. 10 Duluth, GA 30096

**PLS** xxxxxx9847 2821 Beltline Road Irving, TX 75062

**Purchasing Power** 

695 Pylant Street Atlanta, GA 30306

Recovery Services Of America xxxxxxxx4604 Po Box 815335 Dallas, TX 75381

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B 22C (Official Form 22C) (Chapter 13) (04/10)	According to the calculations required by this statement:
In re: Gladys Faye Gooden-Jackson	☐ The applicable commitment period is 3 years.
	☑ The applicable commitment period is 5 years.
Case Number:	☑ Disposable income is determined under § 1325(b)(3).
Oddo Hambol.	☐ Disposable income is not determined under § 1325(b)(3).
	(Check the boxes as directed in Lines 17 and 23 of this statement.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		D( L DE	TOODT OF INO	0ME		
			PORT OF INC			
		cus. Check the box that applies and			statement as direct	cted.
		Complete only Column A ("Deb				0.40
		Complete both Column A ("Debtor			'S Income") for LI	nes 2-10.
1		flect average monthly income receivendar months prior to filing the bankro			Column A	Column B
l .		re the filing. If the amount of monthly				
		divide the six-month total by six, and			Debtor's	Spouse's
	appropriate line.		Income	Income		
2		lary, tips, bonuses, overtime, com	missions		\$8,593.07	\$0.00
		operation of a business, profession		act Line h from	ψ0,333.07	Ψ0.00
	Line a and enter t	he difference in the appropriate colur	mn(s) of Line 3. If v	ou operate more		
	than one business	s, profession or farm, enter aggregate	e numbers and prov	/ide details on		
3		o not enter a number less than zero.		any part of the		
	business expens	ses entered on Line b as a deduction	on in Part IV.			
	a. Gross recei	pts	\$0.00	\$0.00		
	b. Ordinary an	d necessary business expenses	\$0.00	\$0.00		
	c. Business in	come	Subtract Line b	from Line a	\$0.00	\$0.00
		eal property income. Subtract Line				
		ppropriate column(s) of Line 4. Do r				
4	in Part IV.					
·	a. Gross receipts \$0.00 \$0.00					
		d necessary operating expenses	\$0.00	\$0.00		
	<u> </u>	her real property income	Subtract Line b	*****	\$0.00	\$0.00
5	Interest, dividend	' ' '	0 00011001 20	<u>-</u>	\$0.00	\$0.00
6	Pension and reti				\$0.00	\$0.00
		id by another person or entity, on a	a regular basis, fo	r the household	¥2.22	<del></del>
7	expenses of the	\$0.00	\$0.00			
	that purpose. Do paid by the debtor	not include alimony or separate mai	ntenance payments	s or amounts		
	· · · · · · · · · · · · · · · · · · ·					
		compensation. Enter the amount in				
	However, if you co					
8	spouse was a ber compensation in (					
	Compensation in	e below.				
	Unemployment of	compensation claimed to be a	Debtor	Spouse		
	benefit under the	e Social Security Act	\$0.00	\$0.00	\$0.00	\$0.00
	Income from all	other sources. Specify source and	amount. If necessa	ary, list additional		
		arate page. Total and enter on Line				
		nance payments paid by your spouparate maintenance. Do not include				
9		y Act or payments received as a victi				
9	humanity, or as a	victim of international or domestic ter	rrorism.	_		
				<del>                                     </del>		
	a.					
	b.					
					\$0.00	\$0.00

10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 \$8,593.07 through 9 in Column B. Enter the total(s).							
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.							
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD							
12	Enter the amount from Line 11.		\$8,593.07					
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that							
	a.							
	b.							
	C.							
	Total and enter on Line 13.		\$0.00					
14	Subtract Line 13 from Line 12 and enter the result.		\$8,593.07					
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.							
16	Applicable median family income. Enter the median family income for applicable starts size. (This information is available by family size at www.usdoj.gov/ust/ or from the clericourt.)	k of the bankruptcy	¢55 000 00					
	a. Enter debtor's state of residence: Texas b. Enter debtor's hou Application of § 1325(b)(4). Check the applicable box and proceed as directed.	usehold size: 2	\$55,660.00					
17	The amount on Line 15 is less than the amount on Line 16. Check the box for '3 years" at the top of page 1 of this statement and continue with this statement.	The applicable commitme	ent period is					
	The amount on Line 15 is not less than the amount on Line 16. Check the box is 5 years" at the top of page 1 of this statement and continue with this statement.	for "The applicable comr	nitment period					
•	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING D	ISPOSABLE INCOM	1E					
18	Enter the amount from Line 11.		\$8,593.07					
19	expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.							
	a							
	b.							
	C.							
	Total and enter on Line 19.		\$0.00					

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20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.					
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result. \$103,116.84					
22	Applicable median family income. Enter the amount from Line 16. \$55,660.00					
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed.  ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.  ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.					

		Part IV. C	ALCULATION	•	OF D	EDUCTIONS	S FROM INC	OME	
		Subpart A: Deduc							
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living						\$985.00		
National Standards: health care. Enter in Line a1 below the amount from IRS National Standards. Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standard for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of myour household who are under 65 years of age and enter in Line b2 the number of members of household who are 65 years of age or older. (The total number of household members must be same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total health care amount, and enter the result in Line 24B.						al Standards lable at of members of s of your t be the t for o obtain a total			
	Hou	sehold members under 65 ye	ears of age		Hou	sehold membe	ers 65 years of	age or older	
	a1.	Allowance per member	\$60.00		a2.	Allowance pe	r member	\$144.00	
	b1.	Number of members	2		b2.	Number of me	embers		
	c1.	Subtotal	\$120.00		c2.	Subtotal		\$0.00	\$120.00
25A	and L	Standards: housing and util Utilities Standards; non-mortgagenation is available at www.usdo	ge expenses for th	е	applic	able county and	d household siz	- 1	\$498.00
25B						size (this er on Line b the e 47; subtract			
	b. Average Monthly Payment for any debts secured by your home, if				\$1,052.00				
					Subtract Line	b from Line a.	\$0.00		
26	c. Net mortgage/rental expense  Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:								

	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
27A	Check the number of vehicles for which you pay the operating expenses or for are included as a contribution to your household expenses in Line 7.				
	If you checked 0, enter on Line 27A the "Public Transportation" amount from Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operation for the confidence of the line in the line	ting Costs" amount from IRS			
	Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
27B	Local Standards: transportation; additional public transportation expensive syou pay the operating expenses for a vehicle and also use public transportation you are entitled to an additional deduction for your public transportation expes "Public Transportation" amount from IRS Local Standards: Transportation. (Twww.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	ation, and you contend that nses, enter on Line 27B the	\$0.00		
	Local Standards: transportation ownership/lease expense; Vehicle 1.  Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  In a 2 or more  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from				
28	Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS  a. IRS Transportation Standards, Ownership Costs	\$496.00			
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$325.53			
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.				
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Loc (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); er Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS	nter in Line b the total of the Line 47; subtract Line b from			
	a. IRS Transportation Standards, Ownership Costs	\$496.00			
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$0.00			
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$496.00		
30	Other Necessary Expenses: taxes. Enter the total average monthly exper federal, state, and local taxes, other than real estate and sales taxes, such as employment taxes, social-security taxes, and Medicare taxes. DO NOT INCL SALES TAXES.	s income taxes, self-	\$2,275.68		
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union				
32	Other Necessary Expenses: life insurance. Enter total average monthly for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSTERNATIONAL DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURA	SURANCE ON YOUR	\$202.42		
33	Other Necessary Expenses: court-ordered payments. Enter the total morequired to pay pursuant to the order of a court or administrative agency, suc payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS I	h as spousal or child support	\$0.00		

Other Necessary Expenses: education for employment or for a physically or mentally challenged child.  Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.						
35	Other Necessary Expenses: childcare. Enter the total average monthly an childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT IN EDUCATIONAL PAYMENTS.		\$0.00			
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.					
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.					
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 to	through 37.	\$5,735.25			
	Subpart B: Additional Living Expense Note: Do not include any expenses that you hav					
	Health Insurance, Disability Insurance, and Health Savings Account Expenses in the categories set out in lines a-c below that are reasonably nec spouse, or your dependents.					
39	a. Health Insurance	\$280.63				
00	b. Disability Insurance	\$0.00				
	c. Health Savings Account	\$0.00				
	Total and enter on Line 39					
	IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your ac expenditures in the space below:	DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly tures in the space below:				
40	Continued contributions to the care of household or family members. Emonthly expenses that you will continue to pay for the reasonable and neces elderly, chronically ill, or disabled member of your household or member of you unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED II	sary care and support of an our immediate family who is	\$0.00			
Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			\$0.00			
Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.						
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or					

44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.							
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitble contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR GROSS MONTHLY INCOME.							
46	Tota	al Additional Expense Deduction			45.	\$280.63		
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.							
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?			
	a.	Chase Home Finance	Homestead	\$1,052.00	yes □ no			
	b.	Lincoln Cemetary	Burial Plot	\$64.00	yes ☑ no			
	C.	Santander Consumer Usa	2008 Dodge Magnum	\$325.53	yes ☑ no			
				Total: Add Lines a, b and c		\$1,441.53		
48	resid you in ac amo fored	er payments on secured claims. dence, a motor vehicle, or other premay include in your deduction 1/60 ddition to the payments listed in Lirunt would include any sums in defolosure. List and total any such ar parate page.	operty necessary for your support Oth of any amount (the "cure amoune 47, in order to maintain possess ault that must be paid in order to a mounts in the following chart. If ne	or the support of yount") that you must posion of the property. avoid repossession occessary, list addition	our dependents, pay the creditor The cure or nal entries on			
	_	Name of Creditor	Property Securing the De	ebt 1/60th of th	ne Cure Amount			
	a. b.	Chase Home Finance	Homestead		\$283.33			
	C.							
				Total: Add	Lines a, b and c	\$283.33		
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 33.							
		pter 13 administrative expenses lting administrative expense.	Multiply the amount in Line a by	the amount in Line	b, and enter the			
	a.	Projected average monthly chap	oter 13 plan pavment.		\$910.00			
50	10 %							
	C.	Average monthly administrative	expense of chapter 13 case	Total: Multip	oly Lines a and b	\$91.00		
51	Tota	I Deductions for Debt Payment.				\$2,024.85		
			ubpart D: Total Deductions f					
52	Tota	al of all deductions from income	<ul> <li>Enter the total of Lines 38, 46 a</li> </ul>	ınd 51.		\$8,040.73		

	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)					
53	Total current monthly income. Enter the amount from Line 20.	\$8,593.07				
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.					
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).					
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$8,040.73				
57	Deduction for special circumstances.  If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH					
	Total: Add Lines a, b, and c					
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.					
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	(\$1,000.66)				

	Part VI: ADDITIONAL EXPENSE CLAIMS								
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the hear and welfare of you and your family and that you contend should be an additional deduction from your current monthly incounder § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.								
60		Expense Descrip	tion		Monthly Amount				
00	a.								
	b.								
	C.								
			Т	otal: Add Lines a, b, and c	\$0.00				
		Part VII	I: VERI	FICATION					
		clare under penalty of perjury that the information pairs is a joint case, both debtors must sign.)	rovided i	n this statement is true and c	orrect.				
61		Date: <b>08/30/2010</b> Sign	nature:	/s/ Gladys Faye Gooden-J					
		Date: Sign	nature:	(Joint Debto	r, if any)				

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## **Current Monthly Income Calculation Details**

In re: Gladys Faye Gooden-Jackson

Case Number: Chapter: 13

## 2. Gross wages, salary, tips, bonuses, overtime commissions.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month

Debtor U.S. EPA

\$7,736.00 \$7,736.00 \$7,736.00 \$7,956.80 \$12,735.20 \$7,658.42 **\$8,593.07** 

	DALLA	O DIVIDIOI	•	
IN RE: Gladys Faye Gooden-Jackso	o <b>n</b>	60 60 60 60	Case No.	
Debt	or(s)	§	Chapter	
_	ARATION FOR ELECTR PETITION, LISTS, STATE			
PART I: DECLARATION	OF PETITIONER:			
liability company seeking bank the chapter of title 11, United S information provided in the pet DECLARE UNDER PENALTY disclosed in this document, is t five (5) business days after the failure to file the signed origina  [Only include for Chapter I am an individual whose	ruptcy relief in this case, I hereby states Code, specified in the petitic ition, lists, statements, and schedu OF PERJURY that the information rue and correct. I understand that petition, lists, statements, and so I of this Declaration will result in the r 7 individual petitioners whose deceased are primarily consumer delicates.	request relief on to be filed ules to be filed n provided the t this Declara hedules have the dismissal of the prima buts are prima buts and who h	as, or on be electronical delectronic erein, as we tion is to be been filed f my case.	ally in this case and I HEREBY ell as the social security information filed with the Bankruptcy Court within electronically. I understand that a  mer debts] to file under chapter 7. I am aware that
I may proceed under cha chapter, and choose to p	•	nited States C	ode, under	stand the relief available under each
	r is a corporation, partnership or liunder penalty of perjury that I have ne debtor in this case.	-		
Date: <u>08/30/2010</u>	/s/ Gladys Faye Gooden-Jack Gladys Faye Gooden-Jackson Debtor Soc. Sec. Noxxx-xx-8947	(son	_	
PART II: DECLARATION	I OF ATTORNEY:			
I declare UNDER PENALTY O	F PERJURY that: (1) I will give the	e debtor(s) a	copy of all d	locuments referenced by Part I herein

I declare UNDER PENALTY OF PERJURY that: (1) I will give the debtor(s) a copy of all documents referenced by Part I herein which are filed with the United States Bankruptcy Court; and (2) I have informed the debtor(s), if an individual with primarily consumer debts, that he or she may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

Date: 08/30/2010	/s/ C. Daniel Herrin				
· · · · · · · · · · · · · · · · · · ·	C. Daniel Herrin, Attorney for Debtor				